

United States Bankruptcy Court
Western District of Washington

In re:
Tinika Leigh McFadden
Debtor

Case No. 22-40372-MJH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-3
Date Rcvd: Jul 07, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2022:

Recip ID	Recipient Name and Address
db	Tinika Leigh McFadden, 742 Frost Rd. Unit 29, Winlock, WA 98596
957050600	+ LENDMARK FINANCIAL SERVICES, 55 SUGAR RUN RD, SUITE 109, Waynesburg, PA 15370-9644

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: WADEPREV.COM	Jul 08 2022 03:03:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
957050594	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jul 07 2022 23:02:00	Chexsystems, Attn: Customer Relations, 7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1703
957050595	+ EDI: CCS.COM	Jul 08 2022 03:03:00	Credit Collection Service, P.O. BOx 9134, Needham, MA 02494-9134
957050596	^ MEBN	Jul 07 2022 22:58:18	Equifax, PO BOX 30272, Tampa, FL 33630-3272
957050597	^ MEBN	Jul 07 2022 22:58:15	Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558
957050598	+ EDI: IIC9.COM	Jul 08 2022 03:03:00	IC SYSTEMS, P.O. Box 64378, Saint Paul, MN 55164-0378
957050599	+ EDI: IRS.COM	Jul 08 2022 03:03:00	Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346
957050601	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 07 2022 23:07:52	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
957050602	EDI: NFCU.COM	Jul 08 2022 03:03:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
957050603	Email/Text: info@plazaservicesllc.com	Jul 07 2022 23:02:00	PLAZA SERVICES, 110 HAMMOND DR., Atlanta, GA 30328
957050604	Email/Text: DASPUBREC@transunion.com	Jul 07 2022 23:02:00	Transunion, 555 West Adams St, Chicago, IL 60611

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
Ellen Ann Brown	on behalf of Debtor Tinika Leigh McFadden stopdebt@gmail.com ignbands@gmail.com;browner80299@notify.bestcase.com;BrownandSeelyePLLC@jubileebk.net
Kathryn A Ellis	kae@seanet.com WA18@ecfbis.com;cgw@seanet.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1

Tinika Leigh McFadden

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5474

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Western District of Washington

Case number: 22-40372-MJH

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tinika Leigh McFadden

7/7/22**By the court:** Mary Jo Heston
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.